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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Kevin	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name	Middle name
	license or passport	Sudduth Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 4217	xxx - xx
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Kevin First Name	Sudduth Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	1221 E. 165th Place	If Debtor 2 lives at a different address:
	Number Street	Number Street
	South Holland Illinois 60473 City State Zip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district to file for bankruptcy	Check one: ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Kevin		Sudduth	Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case			
7. The chapter of the Bankruptcy Code you are choosing to file under		cription of each, see <i>Notice Rec</i> Also, go to the top of page 1 an		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about how cashier's check, or more may pay with a credit of the control of the cont	w you may pay. Typically, if y ney order If your attorney is card or check with a pre-print in installments. If you choose in Filing Fee in Installments (to be waived (You may request equired to, waive your fee, and that applies to your family son, you must fill out the Applies.	ou are paying the submitting you ted address. The this option, significal Form 103 this option only and may do so on size and you are to submit the submitted from the size and you are to submit the submitted from the size and you are to submit the submitted from the size and you are to submit the submitted from the	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney an and attach the <i>Application for AA</i>). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District	Wher Wher Wher	MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District	Wher <u>W</u> her	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to line Yes. Fill out <i>Ini</i>	12.		b you want to stay in your residence? St You (Form 101A) and file it with

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Sudduth Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Ab	out Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		Yo	u must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a ampletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit ncy within the 180 days before I optcy petition, but I do not have a appletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, copy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the		from an approve obtain those se made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this		requirement, atta- efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. o, your case may be dismissed.
			he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit ause of:		I am not require counseling beca	d to receive a briefing about credit ause of:
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
			I am currently on active military duty in a military combat zone.			I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing iseling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Sudduth Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Kevin Sudduth Signature of Debtor 1 Signature of Debtor 2 Executed on _ 11/29/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Kevin		Sudduth	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	42(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	. ,		• •	les filed with the petition is incorrect.
attorney, you do not	· ·			
need to file this page.	/s/ Sean McNulty		Date	11/29/2017
	Signature of Attorney	for Debtor		M / DD / YYYY
	olgitatato ot 7 titolitoy	101 200101		
	Sean McNulty			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374030	Email address	smcnulty@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Kevin		Sudduth
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	90.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$5,905.00
1c. Copy line 63, Total of all property on Schedule A/B	\$5,905.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$4,200.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<u> </u>
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$10,250.00
Your total liabilities	\$14,450.00
art 3: Summarize Your Income and Expenses	
•	
art 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,467.00

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Sudduth Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$0.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inform	nation to identify your ca	ase:						
Debtor 1		Kevin			Sudduth				
D		First Name	Middle N	ame	Last Name				
Debtor 2 (Spouse, if fi	ling)	First Name	Middle N	ame	Last Name				
United Sta	ates Ba	inkruptcy Court for the:	Northern		District of Illinois				
Case num					(State)				
, ,	al Fo	orm 106A/B							Check if this is an amended filing
Sche	dule	A/B: Prope	rty						12/1
category v responsibl write your	where le for s name	y, separately list and d you think it fits best. B supplying correct inforr and case number (if k ribe Each Residenc	se as complete au mation. If more sp nown). Answer ev	nd ac pace very o	curate as possible. If is needed, attach a s question.	two married peo eparate sheet to	ople are this fo	filing together, both a rm. On the top of any a	re equally
1. Do you		or have any legal or eq	uitable interest i	n any	residence, building,	land, or similar p	property	y?	
✓		io to Part 2							
1.1		Where is the property? address, if available, or or	other description		at is the property? Ch Single-family home Duplex or multi-unit bu			the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims <i>Secured by Property</i> .
					Condominium or coop Manufactured or mobil Land	erative		Current value of the entire property?	Current value of the portion you own?
	Numb	per Street State	Zip Code	Ħ	Investment property Timeshare Other			Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
				one	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2	only	ck	Check if this is co (see instructions)	mmunity property
If you	own o	or have more than one, lis	st here:	Oth	At least one of the debi	sh to add about t	this iter	m, such as local	
1.2	Street	address, if available, or o	other description		at is the property? Ch Single-family home Duplex or multi-unit bu Condominium or coop Manufactured or mobil	ilding erative		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
	Numb	per Street State	Zip Code	Ħ	Land Investment property Timeshare Other			Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
				one	b has an interest in the control of the control only Debtor 2 only Debtor 1 and Debtor 2 At least one of the debter information you with perty identification no	only ors and another sh to add about		(see instructions)	mmunity property

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Debtor 1	Kevin First Name	Middle Name	Sudduth Last Name	Case number	(if known)	
1.3Stre	eet address, if available, or of	[What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nui	mber Street / State	Zip Code	Investment property Timeshare Other	_	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
]]]]	Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	nother	Check if this is co (see instructions) Such as local	mmunity property
	I the dollar value of the po ave attached for Part 1. W	ortion you own for a rite that number h		uding any entries	for pages	
Do you ov		equitable interest	in any vehicles, whether they are	-	-	
•	ans, trucks, tractors, sport u	•	also report it on Schedule G: Executo cycles	iry Contracts and C	Jnexpired Leases.	
3.1	Model: Year:	Buick Lacross 2011	Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put irred claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2011 Buick Lacross	130000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community		Current value of the entire property? \$5875.00	Current value of the portion you own? \$5875.00
3.2	Make Model: Year:		who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put irred claims on Schedule D: nims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar	nd another	Current value of the entire property?	Current value of the portion you own?

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				umber <i>(if known</i>)	
3.3	First Name	Middle Name	Last Name		
	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Checone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any se	d claims or exemptions. P cured claims on Schedule Claims Secured by Property Current value of the portion you own?
			Check if this is community property (se instructions)	;ee	
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the property? Chec one. Debtor 1 only	the amount of any se	d claims or exemptions. Focured claims on Schedule Claims Secured by Property
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors and another Check if this is community property (see instructions)		
		•	r recreational vehicles, other vehicles, and a fishing vessels, snowmobiles, motorcycle access		
Exan	nples: Boats, trailers, motors, p No Yes Make _	•	fishing vessels, snowmobiles, motorcycle access Who has an interest in the property? Chec	essories ck Do not deduct secure	d claims or exemptions. F
Exan	nples: Boats, trailers, motors, p No Yes	•	Who has an interest in the property? Checone. Debtor 1 only	ck Do not deduct secure the amount of any se Creditors Who Have C	cured claims on Schedule Claims Secured by Propert
Exan	nples: Boats, trailers, motors, p No Yes Make Model: Year:	•	Who has an interest in the property? Checone.	Do not deduct secure the amount of any se Creditors Who Have C Current value of the entire property?	cured claims on Schedule Claims Secured by Propert
4.1	nples: Boats, trailers, motors, p No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the property? Checone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	ck Do not deduct secure the amount of any secureditors Who Have Conception of the entire property? See Do not deduct secure the amount of any secure the amount of any secure concepts.	cured claims on Schedule Claims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors, p No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the property? Checone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (seinstructions) Who has an interest in the property? Checone.	ck Do not deduct secure the amount of any secureditors Who Have Conception of the entire property? See Do not deduct secure the amount of any secure the amount of any secure concepts.	cured claims on Schedule Claims Secured by Propert Current value of the portion you own? d claims or exemptions. Foured claims on Schedule Claims Secured by Propert

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Sudduth Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell Phone \$10.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Used Clothing \$20.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$30.00 for Part 3. Write that number here

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Debtor 1 Kevin Sudduth Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Kevin First Name	Middle Name	Sudduth Last Name	Case number (if known)	
20.	Negotiable instruments i	orate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer	checks, promissory notes	, and money orders.	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF No		, thrift savings accounts, o	r other pension or profit-sharing plans	
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:		_	
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments deposits you have made so that y			
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:	-		
		Prepaid rent:	-		
		Telephone:	-		
		Water:			
		Rented furniture:			
		Other:			
23.		r a periodic payment of money to	you, either for life or for a	number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	tor 1 Kevin	Sudduth	Case number (if known)	
	First Name	Middle Name Last Name		
24.	Interests in an education IRA, 26 U.S.C. §§ 530(b)(1), 529A(b)	in an account in a qualified ABLE program, or under , and $529(b)(1)$.	er a qualified state tuition program.	
	No Institution name a	and description. Separately file the records of any interes	ts.11 U.S.C. § 521(c):	
25.		erests in property (other than anything listed in line	1), and rights or powers	
	exercisable for your benefit No			
	Yes. Describe			
26.		rks, trade secrets, and other intellectual property es, websites, proceeds from royalties and licensing agree	ements	
	No Yes. Describe			
27.	Licenses, franchises, and othe <i>Examples:</i> Building permits, excl	er general intangibles usive licenses, cooperative association holdings, liquor l	licenses, professional licenses	
	✓ No Yes. Describe			
Mor	ney or property owed to you	?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to you Tax refunds owed to you	?		portion you own? Do not deduct secured
	Tax refunds owed to you	?		portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No ✓ Yes. Give specific information	n	Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No	n whether urns	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the retu and the tax years	n whether urns	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the retuand the tax years	n whether urns	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the retu and the tax years Family support Examples: Past due or lump sum No	n whether urns alimony, spousal support, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the return and the tax years	n whether urns alimony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the retu and the tax years Family support Examples: Past due or lump sum No	n whether urns alimony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the retu and the tax years Family support Examples: Past due or lump sum No	n whether urns alimony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including you already filed the retu and the tax years Family support Examples: Past due or lump sum ✓ No Yes. Give specific information	whether ums alimony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including you already filed the retuand the tax years Family support Examples: Past due or lump sum ✓ No Yes. Give specific information Other amounts someone owes Examples: Unpaid wages, disabilities	whether ums alimony, spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including you already filed the retuand the tax years Family support Examples: Past due or lump sum ✓ No Yes. Give specific information Other amounts someone owes Examples: Unpaid wages, disabilities	whether ums alimony, spousal support, child support, maintenance, n	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Kevin	Sudduth	Case number (if known)	
	First Name Middle Nar	ne Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance; h	nealth savings account (HSA); credit, ho	meowner's, or renter's insurance	
	Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due you fro If you are the beneficiary of a living trust, experproperty because someone has died.		or are currently entitled to receive	
	✓ No ✓ Yes. Describe			
33.	Claims against third parties, whether or no Examples: Accidents, employment disputes, in	= -	demand for payment	
	✓ No Yes. Describe			
34.	Other contingent and unliquidated claims to set off claims	of every nature, including countercl	aims of the debtor and rights	
	No Yes. Describe			
35.	Any financial assets you did not already lis	it		
	Yes. Describe			
36.	Add the dollar value of all of your entries for Part 4. Write that number here		. • .	
Dort	Posseriha Amy Businesa Balatad B	ronarty Vou Own or Hove on In	terest In. List any real estate in Par	4-1
Part	-			<u> </u>
37.		interest in any business-related pro		Current value of the
	No. Go to Part 6. Yes. Go to line 38.			portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions you a	lready earned		
	No Yes. Describe			
39.	Office equipment, furnishings, and supplied Examples: Business-related computers, software		chines, rugs, telephones, desks, chairs, elec	etronic devices
	✓ No Yes. Describe			

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Debt	tor 1 Kevin	Sudduth	Case number (if known)	
	First Name Middle Nar	ne Last Name		
40.	Machinery, fixtures, equipment, supplies ye	ou use in business, and tools of your t	rade	
	✓ No			
	<u> </u>			1
	Yes. Describe			
				1
41.	Inventory			
	No No			
	Yes. Describe			
				1
40	Interests in partnerships or joint ventures			
42.	Interests in partnerships or joint ventures			
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			
				<u> </u>
				
43.	Customer lists, mailing lists, or other compi	ations		
	✓ No			
	Yes. Do your lists include personally identi	fiable information (as defined in 11 U.S.)	C 8 101(41A))?	
	Too. Be your liets irrelade percentally learns	masic information (ac dollined in 11 c.c.)	o. 3 101(117 <i>y</i>).	
	☐ No			
	Yes. Describe			
	Tos. Describe			
44	Any business-related property you did not	already list		
	7 my Buomood foliated property you are not	an outly not		
	✓ No			
	Yes. Give specific			
	information			
				
				<u> </u>
				
				
	dd the dollar value of all of your entries fron			
101 F a	art 5. Write that number here			
	6: Describe Any Farm- and Commer	cial Fishing-Related Property Yo	ou Own or Have an Interest In	
Part	If you own or have an interest in farmland, list			
	•			
46.	Do you own or have any legal or equitable	interest in any farm- or commercial f	ishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?
	Tes. do to line 47.			Do not deduct secured claims or exemptions
47	Form onimals			or exemptions
47.	Farm animals Examples: Livestock, poultry, farm-raised fish			
	Examples. Evestoon, pountry, familiased fish			
	✓ No			
	Yes. Describe			
	-			

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Debt	or 1 Kevin		udduth ast Name	Case number (if known)	
48.	Crops-either growing of		ist ivallie		
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any form- and common	rcial fishing-related property you did n	ot alroady list		
51.		related property you did it	ot alleady list		
	✓ No Yes. Describe				
		l of your entries from Part 6, including		u have attached	
•				L	
Part 1	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did Not	List Above	
53.		perty of any kind you did not already li	st?		
		s, country club membership			
	✓ No Yes. Give specific				
	information				
54 A.	dd tho dollor volue of al	I of your entries from Part 7. Write tha	t number bere		
54. A	uu tile uollar value ol al	Toryour entries from Part 7. Write tha	t number nere		
Part	List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56. r	part 2 total vehicles, lin	e 5	\$5875.00		
57. P	art 3: Total personal an	d household items, line 15	\$30.00		
58. P	art 4: Total financial as	sets, line 36	400.00		
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62. 1	Total personal property.	Add lines 56 through 61	\$5905.00	Copy personal property total	+ \$5905.00
					\$5905.00
63. T	otal of all property on S	schedule A/B. Add line 55 + line 62			φυσυσιου

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Fill in this information to identify your case:						
Debtor 1	Kevin		Sudduth			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(State)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	n as Exempt						
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.							
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)					
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Buick Lacross, 2011, 2011 Buick Lacross Line from Schedule A/B: 03	\$5,875.00	\$1,675.00; \$0.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)				
	Brief			735 ILCS 5/12-1001(a)				
	description:	\$20.00	\$20.00					
	Misc. Used Clothing		100% of fair market value, up to any	_				
	Line from Schedule A/B: 11		applicable statutory limit					
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					

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btor 1 Kevin First Name Midd rt 2: Additional Page	dle Name	Sudduth Last Name	Case number (if known)	
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Check only one bo	emption you claim ox for each exemption.	Specific laws that allow exemption
Brief description: Cell Phone Line from Schedule A/B: 07	\$10.00	100% of fair applicable st	\$10.00 market value, up to any atutory limit	735 ILCS 5/12-1001(b)

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		D	ocument Page 22 of 0	03		
Fill in this inf	ormation to identify your cas	se:				
Debtor 1	Kevin First Name	Middle Name	Sudduth Last Name			
Debtor 2 (Spouse, if filing		Middle Name	Last Name			
	riiotramo	Northern	District of Illinois			
Case number			(State)			
(If known)			_			
Officia	l Form 106D			-		Check if this is an amended filing
Sched	lule D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
more space name and ca	is needed, copy the Additionse number (if known).	nal Page, fill it out, nu	e are filing together, both are equence the entries, and attach it to t	• •		
	creditors have claims se			va mathima alaa ta wan	out on this forms	
			with your other schedules. You hav	re nothing else to repo	ort on this form.	
✓ Ye	s. Fill in all of the information	n below.				
Part 1: Lis	st All Secured Claims					
separa	t 2. As much as possible, list	nan one creditor has a pa	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	e Loans or's Name	Describe the property	that secures the claim:	\$4,200.00	\$5,875.00	\$0.00
	W. Cermak Rd.	2011 Buick Lacrosse				
Nu	mber Street		e, the claim is: Check all that apply.			
		Contingent				
Chica City	IL 60623 State ZIP Code	Unliquidated				
,	owes the debt? Check one.	Disputed				
✓ D	ebtor 1 only	Nature of lien. Check	all that apply.			
	lebtor 2 only lebtor 1 and Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
	t least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
a	nd another	Judgment lien from	n a lawsuit			
t	check if this claim relates to a community debt	Other (including a	ight to offset)			
Date	debt was	Last 4 digits of accou	nt number			

Add the dollar value of your entries in Column A on this page. Write that number

incurred

here:

\$4,200.00

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HIII II	n this infori	mation to identify your c	ase:					
Deb	tor 1	Kevin		Sudduth				
		First Name	Middle Name	Last Name				
	tor 2							
(Spot	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois				
Coo	e number			(State)				
(If kno								
Off	icial F	orm 106E/F				Che	ck if this is an	amended filing
			.P \A /I					
Sc	neau	lie E/F: Cre	editors wno	Have Unse	ecured Claims			12/15
other Form clain the e know	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims	could result in a clain expired Leases (Official Secured by Property.	ims and Part 2 for creditors wit n. Also list executory contracts I Form 106G). Do not include a If more space is needed, copy e top of any additional pages, v	on <i>Schedu</i> ny creditor the Part yo	ule A/B: Prop s with partia ou need, fill i	perty (Official ally secured t out, number
1.		reditors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amou ding to the creditor's na particular claim, list the o		both priority	and nonprio	rity amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debtor 1 Kevin Sudduth Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Carson Pirie Scott \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9800 Ridgeland Ave Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60415 Chicago Ridge Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Credit Card Is the claim subject to offset? Yes CONVERGENT OUTSOURCING \$1,688.00 Last 4 digits of account number Nonpriority Creditor's Name 10750 HAMMERLY BLVD #200 When was the debt incurred? 4/2015 Number As of the date you file, the claim is: Check all that apply. Contingent Houston Texas 77043 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: SPRINT **✓** No Yes IRS 4.3 \$6,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 7346 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19101 Philadelphia Pennsylvania City Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Non Priority Federal Taxes Is the claim subject to offset? **✓** No Yes

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Debtor 1 Kevin Sudduth Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuat	ion Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	MIDLAND FUNDING Nonpriority Creditor's Name 2365 Northside Drive Number Street	Last 4 digits of account number 6969 When was the debt incurred? 6/2017 As of the date you file, the claim is: Check all that apply.	\$531.00
	San Diego California 92108 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 001 UnknownLoanType	
4.5	MIDLAND FUNDING Nonpriority Creditor's Name 2365 Northside Drive Number Street San Diego California 92108 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred? 6/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 001 UnknownLoanType	\$531.00
4.6	Victoria Secrets Nonpriority Creditor's Name PO Box 659728 Number Street San Antonio Texas 78265 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number	\$500.00

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Debtor 1 Kevin Sudduth Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		statistical reporting purposes only. 28 U.S.	.C. §159.
			Total Claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.		\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$10,250.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$10,250.00	

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First Name Middle Name Last Nam Debtor 2	Э
Debtor 2	
(Spouse, if filing) First Name Middle Name Last Nam	Э
United States Bankruptcy Court for the: Northern District of Illino	S
(Stat	e)

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		Do	cument rage	20 01 03
Fill in this info	rmation to identify your	case:		
Debtor 1	Kevin		Sudduth	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Sankruptcy Court for the	Northern	District of Illinois	
Case number			(State)	
(iiiao iiiiy				Check if this is an amended filing
Official	Form 106H			anonded iming
	e H: Your Co	dobtoro		40/45
Schedul	e H: Your Co	aeptors		12/15
1. Do you ha		you are filing a joint case, do	·	, and the second
Idaho, Lo	uisiana, Nevada, New Me	exico, Puerto Rico, Texas, W		Community property states and territories include Arizona, California,
	Go to line 3. Did your spouse form	ner spouse, or legal equiva	lent live with you at the tir	ne?
	No	ici spouse, oi legal equive	done live with you at the th	
		ity state or territory did you	u live?	Fill in the name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent	<u> </u>
	Number Street			
	City	State	Zip Code	9
	•	•		your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Debtor 1 Kevin Middle Name Last Name Debtor 2 Spose, if time First Name Middle Name Last Name United States Bankruptcy Court for Northern District of Illinois the: Case number If however the Spose, if time First Name Middle Name Last Name United States Bankruptcy Court for Northern District of Illinois the: Case number If however the Spose, if time Spose, the Spose Name Northern District of Illinois The Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct Information. If you are married and not filing jointly, and your spouse is living with you, inclinformation about your spouse. If you are separate sheet to this form. On the top of any additional pages, write your name at number (if known), Answer overy question. Part 1: Describe Employment 1. Fill in your employment information about additional employers. Include part time, seasonal, or self-employed work. Occupation Include part time, seasonal, or self-employed work. Occupation Provided Work. Occupation Provid		20	oamone	. ago 20 c	00		
Peter Name Middle Name Last Name Check if this is: Check	Fill in this information to id	entify your case:					
Debtor 2 Spouse, if filling is first Name	Debtor 1 Kevin		Suddut	th			
An amended filing An amended filing An amended filing An amended filing A supplement showing post-petition A supplement showing date: MM / DD / YYYY	First Name	Middle Name	Last Na	ame	Che	ck if this is:	
United States Barkruptcy Court for Northern District of Illinois (State) A supplement showing post-potition expenses as of the following date: Case number If known)		Middle Noves	Loot No			An amended filing	
Case number Interest In	(Spouse, it tilling) First Name	Middle Name				ŭ	oost-potition chapter 19
Official Form 106l Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, incit information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If you are separated sheet to this form. On the top of any additional pages, write your name an number (if known). Answer every question. Part 1: Describe Employment Information about additional pages, write your name as number information about additional pages, write your name as number information about additional pages, write your name as property in the property of the	the:	urt for Northern					
Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, includinformation about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name as number (if known). Answer every question. Part 1: Describe Employment I. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Occupation may include student or homemaker, if it applies. Employer's name Employer's address City State Zip Code City State Zip Code How long employed there? Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your nexpouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If y more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse deductions,) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime psy.					Ī	MM / DD / YYYY	
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, inclinformation about your spouse. If more space is needed, attach a separated and your spouse is not filing with you, do not include information about a spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name an number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information about additional employers. If you have more than one job, attach a separate page with information about additional employed work. Occupation Employed work. Occupation Employed work. Occupation Employer's name Employed work. Occupation Employer's address Occupation Employer's address Number Street How long employed there? Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your negouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If y more space, attach a separate sheet to this form. For Debtor 1 City State Zip Code City State Zip	Official Form 10	61					
responsible for supplying correct information. If you are married and not filling jointly, and your spouse is filving with you, includinformation about your spouse. If you are separated and your spouse is not filling with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name an number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Employer's name Employer's address Number Street City State Zip Code City State Zip Code City State Zip Cod	Schedule I: You	r Income					12/15
If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation Employer's name Employer's address Occupation Total time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your ne spouse unless you are separated. If you or your non-filling spouse have more than one employer, combine the information for all employers for that person on the lines below. If you or your non-filling spouse have more than one employer, combine the information for all employers for that person on the lines below. If you or your non-filling spouse have more than one employer, combine the information for all employers for that person on the lines below. If you or your non-filling spouse have more than one employer, combine the information for all employers for that person on the lines below. If you or your goals, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filling spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. + \$0.00	information about your spo spouse. If more space is no number (if known). Answei	ouse. If you are separated an eeded, attach a separate she r every question.	d your spous	e is not filing v	vith you, do	not include informat	ion about your
If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your not spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. + \$0.00			Debtor 1			Debtor 2	
If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. Employer's address Number Street		Employment status	☐ Employ	ved .		Employed	
Include part time, seasonal, or self-employer's name Employer's address Cocupation may include student or homemaker, if it applies. Employer's address Number Street		ob,				=	
Include part time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies. The proper's address Number Street Number Street Number Street	information about additiona						
Occupation may include student or homemaker, if it applies. Number Street		•					
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How long employed there? Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your not spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you more space, attach a separate sheet to this form. For Debtor 1 2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3		udent	Number Stre	eet		Number Street	
How long employed there? Part 2: Give Details About Monthly Income Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your not spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you not space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. +\$0.00							
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Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your not spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you not non-filing spouse have more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3		•					
spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you or your non-filing spouse have more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse	Part 2: Give Details Ab	out Monthly Income					
If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you or your non-filing spouse have more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse			n. If you have r	nothing to report	for any line, w	vrite \$0 in the space. In	clude your non-filing
2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. For Debtor 1 \$0.00 \$0.00	If you or your non-filing spous	se have more than one employer,	, combine the i	nformation for all	employers fo	r that person on the line	s below. If you need
2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. 3. + \$0.00	more space, attach a separa	te sheet to this form.		For De	btor 1		
	deductions.) If not paid m					non-filing spouse	-
4. Calculate gross income. Add line 2 + line 3. 4. \$0.00	3. Estimate and list month	ly overtime pay.		3.	+ \$0.00		_
	4. Calculate gross income	. Add line 2 + line 3.		4.	\$0.00		

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Debtor 1 Kevin	Sudduth	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$0.00		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:	5h. +	\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5h$.	5f + 5g 6.	\$0.00		
7. Calculate total monthly take-home pay. Subtract line 6 from lin	ne 4. 7.	\$0.00		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, an the total monthly net income.	d 8a.	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, or dependent regularly receive				
Include alimony, spousal support, child support, maintenance divorce settlement, and property settlement.	8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$1,467.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any noncash assistance that you receive, such as food stamps (benefit under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:		\$0.00		
On Boundary systimation and income	8f.	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h. +	\$0.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$1,467.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing s	10. spouse	\$1,467.00 +	=	\$1,467.00
11. State all other regular contributions to the expenses that you include contributions from an unmarried partner, members of you friends or relatives. Do not include any amounts already included in lines 2-10 or and	ır household, your c	ependents, your roomm		
Specify:	Junto mai ale not di	anable to pay expenses if	isted ii <i>3cheddie </i>	\$0.00
opcony.				φσ.σσ
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S				\$1,467.00
				Combined monthly income
13. Do you expect an increase or decrease within the year after	you file this form?	•		
No.				
Yes. Explain:				

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		Docu	iment Page 31 of 63	3	
Fill in this infor	mation to identify	your case:			
Debtor 1	Kevin First Name	Middle Name	Sudduth Last Name	Chook if this is:	
Debtor 2 (Spouse, if filing)		Att I II A		Check if this is: An amended filir	na
	First Name	Middle Name	Last Name	브	howing post-petition chapter 13
United States B	Sankruptcy Court fo	or the: Northern [District of Illinois (State)		the following date:
Case number (If known)				MM / DD / YYYY	/
	-	<u> </u>		WIWI / DD / TTTT	
Official	Form 106	<u>ં</u>			
Schedule	e J: Your E	Expenses			12/15
information. If i					
1. Is this a join	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live i	in a separate household?			
Г	No				
	Yes. Debtor 2 m	nust file Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of Debi	for 2.	
2. Do you have	e dependents?	No			
Do not list D	ebtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does dependent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2 Relative	age 9 years	with you? No.
			Toutive	o years	✓ Yes.
	enses include f people other	✓ No			_
yourself and dependents		Yes			
Part 2: Estir	nate Your Ongo	oing Monthly Expenses			
_	of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup	•	•	•
	•	non-cash government assistance ided it on Schedule I: Your Income	•		Your expenses
	or home ownershor the ground or lot	nip expenses for your residence. In . 4.	nclude first mortgage payments and		\$500.00
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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First Name	Middle Name	Last Name		
				Your expenses
5. Additional mortgage payments	or your residence, such as h	nome equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$100.00
6b. Water, sewer, garbage collection	on		6b.	\$0.00
6c. Telephone, cell phone, Interne	t, satellite, and cable services		6c.	\$140.00
6d. Other. Specify:			6d	\$0.00
$7. \ \textbf{Food and housekeeping supplie} \\$	s		7.	\$160.00
8. Childcare and children's educat	ion costs		8.	\$0.00
9. Clothing, laundry, and dry clean	ing		9.	\$77.00
10. Personal care products and se	rvices		10.	\$20.00
11. Medical and dental expenses			11.	\$0.00
12. Transportation. Include gas, ma Do not include car payments	intenance, bus or train fare.		12.	\$100.00
13. Entertainment, clubs, recreation	on, newspapers, magazines,	, and books	13.	\$0.00
14. Charitable contributions and re	eligious donations		14.	\$0.00
15. Insurance. Do not include insurance deducte	d from your pay or included in	lines 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$120.00
15d. Other insurance. Specify:			1 5d	\$0.00
16. Taxes. Do not include taxes dedu	icted from your pay or include	ed in lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease payments			. •	
17a. Car payments for Vehicle 1			17a	\$0.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
		you did not report as deducted from		\$0.00
your pay on line 5, Schedule I,	•	,	18.	
19.Other payments you make to so	ipport others who do not liv	e with you.		
Specify:	-	fabile farms on an Cabadrida I. Varm Income	19.	\$0.00
20. Other real property expenses in 20a. Mortgages on other property		f this form or on Schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.			20a	\$0.00
20c. Property, homeowner's, or re	enter's insurance		20b	\$0.00
20d. Maintenance, repair, and upl			20c	\$0.00
			20d	\$0.00
20e. Homeowner's association or	condominant dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Kevin			Sudduth	Case number (if known)		
First N	ame	Middle Name	Last Name			
21.Other. Spe	cify:				21	\$0.00
22. Calculate	your monthly expens	es.				\$1,217.00
22a. Add lin	es 4 through 21.					\$0.00
22b. Copy	ine 22 (monthly expen		\$1,217.00			
22c. Add lin	e 22a and 22b. The re	esult is your monthly exp	enses.		22.	
23.Calculate	our monthly net inco	ome.				
23a. Copy I	ine 12 (your combined	I monthly income) from S	Schedule I.		23a	\$1,467.00
23b. Copy	our monthly expense	s from line 22 above.			23b	\$1,217.00
	, , ,	ses from your monthly in	icome.			\$250.00
The re	sult is your monthly n	et income.			23c	<u> </u>
For examp	le, do you expect to find payment to increase on Explain here:	nish paying for your car le	es within the year after on within the year or do you no diffication to the terms of expenses.	ou expect your		

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Fill in this information to identify your case:							
Debtor 1	Kevin		Sudduth				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(Otato)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Kevin Sudduth	*
	Signature of Debtor 1	Signature of Debtor 2
	Date 11/29/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill ir	n this infor	mation to identify your c	ase:					
Debt	tor 1	Kevin		Sudduth				
Debt	· · · · · ·	First Name	Middle Na	ame Last Nam	е			
	use, if filing)	First Name	Middle Na	ame Last Nam	e			
Unite	ed States E	Bankruptcy Court for the:	Northern	District of Illino				
	e number			(State	e) 			
(If kno	wn)							Check if this is ar
Off	ficial	Form 107						amended filing
Sta	iteme	nt of Financia	l Affairs fo	r Individuals	Filing for B	ankrupto	cv	04/16
Be as	s comple	ete and accurate as pos If more space is neede own). Answer every qu	ssible. If two ma d, attach a sepa	rried people are filing t	together, both are	equally respo	onsible for sup	
Part	Give	Details About Your	Marital Status a	and Where You Lived	Before			
1.	What is	your current marital sta	itus?					
	ш	rried t married						
2.	During t	the last 3 years, have yo	u lived anywhere	other than where you liv	re now?			
	✓ No Yes	s. List all of the places yo	u lived in the last 3	3 years. Do not include v	where you live now.			
	Del	btor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as Deb	tor 1		Same as Debtor 1
	Nui	mber Street		From	Number Street			From
				То				То
	City	y State	Zip Code		City	State Z	ip Code	
		Julio	<u> </u>		Same as Deb		p Godo	Same as Debtor 1
	Nui	mber Street		From	Number Street			From
				То				То
	City	/ State	Zip Code		City	State Z	ip Code	
	and territo ✓ No	e last 8 years, did you en ries include Arizona, Califo Make sure you fill out So	mia, Idaho, Louisia	ana, Nevada, New Mexico,	Puerto Rico, Texas,			munity property states

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Sudduth Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) Est. YTD SSI \$16,137.00 From January 1 of current year until the date you filed for bankruptcy: Est. SSI \$11,922.00 For last calendar year: (January 1 to December 31, 2016 Est. SSI \$6,240.00 For the calendar year before that: (January 1 to December 31, 2015

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Sudduth Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor 1	Kevin			Su	dduth	Case number ((if known)
	First Name		Middle Name	Las	st Name		
Insi corp age	ders include your porations of which	relatives; an you are a for a busin	any general partners an officer, director, ness you operate as	s; relatives of any person in control,	general partners; pa or owner of 20% o	rtnerships of which y r more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	ranteed or cosigne t benefited an ins	-	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name				<u> </u>		
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Sudduth

Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Kevin	Sudduth	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you No		pank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			-
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	of creditors, a court-
	✓ No ☐ Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
10.		you give any gins with a t	otal value of more than \$000 per person:	
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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tor 1	Kevin	Sudduth	Case number (if know	wn)	
	First Name Middle Name	Last Name	<u> </u>	· ———	
Wit	thin 2 years before you filed for bankruptcy,	did you give any gifts or contrib	utions with a total value	of more than \$600	to any charity?
~	No				
È	Yes. Fill in the details for each gift or contril	hution			
	Gifts or contributions to charities	Describe what you cont	ributed	Date you	Value
	that total more than \$600			contributed	
	Charity's Name				
	Number Street				
	City State Zip Code				
	l				
6:	List Certain Losses				
	thin 1 year before you filed for bankruptcy o	r since you filed for bankruptcy,	did you lose anything be	cause of theft, fire,	other disaster, or
gar	mbling?				
✓	No				
Ħ	Yes. Fill in the details.				
ш					
	Describe the property you lost and how the loss occurred	Describe any insurance Include the amount that in		Date of your loss	Value of property lost
	now the loss occurred	pending insurance claims		1055	1051
		A/B: Property.	on mile de di <i>Contadile</i>		
		, ,			
					-
Wit	List Certain Payments or Transfers thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a banklude any attorneys, bankruptcy petition prepared	ruptcy petition?			anyone you consult
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No	ruptcy petition?			anyone you consult
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepare	cruptcy petition? rs, or credit counseling agencies fo	r services required in your b	pankruptcy.	
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No	cruptcy petition? rs, or credit counseling agencies fo Description and value of	r services required in your b	pankruptcy. Date payment	Amount of
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No	cruptcy petition? rs, or credit counseling agencies fo	r services required in your b	Date payment or transfer	
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details.	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank- lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm	cruptcy petition? rs, or credit counseling agencies fo Description and value of	r services required in your b	Date payment or transfer	Amount of
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank dude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank dude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank dude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank dude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank dude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
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Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
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Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
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Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank dude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bankruptcy, cout seeking bankruptcy or preparing a bank dude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	ruptcy petition? rs, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment

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Debt		Kevin		Sudduth	Case nu	umber <i>(if known)</i>			
		First Name	Middle Name	Last Name					
	help	hin 1 year before you filed by you deal with your credit not include any payment or t	ors or to make payme		ehalf pa	ay or transfer a	any property to a	anyone	who promised to
	\overline{V}	No Yes. Fill in the details.							
				Description and value of any programmed	roperty		Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
	the Incl	ordinary course of your bu	isiness or financial aff nd transfers made as se	ecurity (such as the granting of a sec					-
				Description and value of prope transferred	erty	Describe any payments recin exchange	property or eived or debts p	oaid	Date transfer was made
		Person Who Received Tran	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code u						
		Person Who Received Tran	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code u						
	ben	hin 10 years before you file eficiary? ese are often called asset-pro No		you transfer any property to a sel	f-settle	d trust or simil	ar device of wh	ich you	are a
		Yes. Fill in the details.		Description and value of the p	property	transferred			Date transfer was made
		Name of trust							

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Sudduth Debtor 1 Kevin Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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rt 9:	First Name Middle Name				
rt 9:		Last Name			
	Identify Property You Hold or Contro	I for Someone Else			
. Do	you hold or control any property that some	one else owns? Include any i	oroperty you be	orrowed from, are storing for, or hold in	trust for
	neone.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , ,		
	No				
\checkmark	No				
Ш	Yes. Fill in the details.				
		Where is the property?		Describe the contents	Value
	Owner's Name	NumberStreet			
	Owner's name	NumberStreet			
	Number Street	<u> </u>			
		City State	Zip Code		
	City State Zip Code	•			
	City State Zip Code				
rt 10:	Give Details About Environmental Ir	nformation			
	Pol 40 Ho C Ho L C H	-1			
r the p	purpose of Part 10, the following definitions ap	рріу:			
	nvironmental law means any federal, state, or				
	azardous or toxic substances, wastes, or mate cluding statutes or regulations controlling the		. •		
		•			
	ite means any location, facility, or property as on r used to own, operate, or utilize it, including of	-	al law, whether y	ou now own, operate, or utilize it	
		•			
	<i>dazardous material</i> means anything an environi oxic substance, hazardous material, pollutant, o		us waste, hazar	dous substance,	
eport a	Il notices, releases, and proceedings that you k	know about, regardless of when	they occurred.		
. Has					_
	s any governmental unit notified you that y	ou may be liable or potentiall	y liable under	or in violation of an environmental law?	?
✓	s any governmental unit notified you that you No	ou may be liable or potentiall	y liable under	or in violation of an environmental law?	?
_		ou may be liable or potentiall	y liable under	or in violation of an environmental law?	?
_	No	ou may be liable or potentiall Governmental unit	y liable under		Pate of
	No		y liable under	or in violation of an environmental law? Environmental law, if you know it	
_	No Yes. Fill in the details.	Governmental unit	y liable under		Date of
_	No		y liable under		Date of
	No Yes. Fill in the details.	Governmental unit	y liable under		Date of
	No Yes. Fill in the details. Name of site	Governmental unit	y liable under		Date of
	No Yes. Fill in the details. Name of site	Governmental unit	y liable under		Date of
	No Yes. Fill in the details. Name of site Number Street	Governmental unit Governmental unit NumberStreet			Date of
	No Yes. Fill in the details. Name of site	Governmental unit Governmental unit NumberStreet			Date of
	No Yes. Fill in the details. Name of site Number Street	Governmental unit Governmental unit NumberStreet City State	Zip Code		Date of
Hav	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of an	Governmental unit Governmental unit NumberStreet City State	Zip Code		Date of
	No Yes. Fill in the details. Name of site Number Street City State Zip Code we you notified any governmental unit of an	Governmental unit Governmental unit NumberStreet City State	Zip Code		Date of
. Hav	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of an	Governmental unit Governmental unit NumberStreet City State	Zip Code		Date of
. Hav	No Yes. Fill in the details. Name of site Number Street City State Zip Code we you notified any governmental unit of an	Governmental unit Governmental unit NumberStreet City State	Zip Code		Date of notice
. Hav	No Yes. Fill in the details. Name of site Number Street City State Zip Code we you notified any governmental unit of an	Governmental unit Governmental unit NumberStreet City State	Zip Code	Environmental law, if you know it	Date of notice
. Hav	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of an No Yes. Fill in the details.	Governmental unit Governmental unit NumberStreet City State State Governmental unit	Zip Code	Environmental law, if you know it	Date of notice
. Hav	No Yes. Fill in the details. Name of site Number Street City State Zip Code we you notified any governmental unit of an	Governmental unit Governmental unit NumberStreet City State	Zip Code	Environmental law, if you know it	Date of notice
. Hav	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of an No Yes. Fill in the details.	Governmental unit Governmental unit NumberStreet City State State Governmental unit	Zip Code	Environmental law, if you know it	Date of notice
. Hav	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of an No Yes. Fill in the details.	Governmental unit Governmental unit NumberStreet City State Governmental unit Governmental unit Governmental unit NumberStreet	Zip Code	Environmental law, if you know it	Date of notice
. Hav	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of an No Yes. Fill in the details.	Governmental unit Governmental unit NumberStreet City State Governmental unit Governmental unit	Zip Code	Environmental law, if you know it	Date of notice
. Hav	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of an No Yes. Fill in the details.	Governmental unit Governmental unit NumberStreet City State Governmental unit Governmental unit Governmental unit NumberStreet	Zip Code	Environmental law, if you know it	Date of notice

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Debt		Kevin		Sudduth	Case number	(if known)	
		First Name	Middle Name	Last Name			
26.	_		in any judicial or adminis	strative proceeding under	any environmental law?	Include settlements and orde	rs.
		No Yes. Fill in the deta	ails.				
				Court or agency	Nature	e of the case	Status of the case
		Case title		Court Name			Pending
		Case number		NumberStreet			On appeal
				City State	Zip Code		Concluded
Part	11:	Give Details Ab	out Your Business or 0	Connections to Any Bu	siness		
27.	Witl	hin 4 years before	you filed for bankruptcy, o	did you own a business or	have any of the following	connections to any business	?
			· · ·	trade, profession, or other		r part-time	
		A member of A partner in a		(LLC) or limited liability pa	artnership (LLP)		
			ector, or managing execu	itive of a corporation			
		An owner of a	t least 5% of the voting or	r equity securities of a corp	poration		
	✓		bove applies. Go to Part 1				
		Yes. Check all tha	t apply above and fill in th	ne details below for each b		Formion and antification of	bDt
				Describe the nati	ure of the business	Employer Identification no include Social Security no	
		Business Name				EIN:	
		Number Street		Name of account	ant or bookkeeper	Dates business existed	
		City	State Zip Code			From To	
				Describe the natu	ure of the business	Employer Identification no include Social Security no	
		Business Name				EIN:	
		Number Street				Dates business existed	
		City	State Zip Code	Name of account	ant or bookkeeper	From To	
		Oily	State Lip Code			From To	
				Describe the natu	ure of the business	Employer Identification no include Social Security no	
		Business Name				EIN:	
		Number Street		Name of account	ant or bookkeeper	Dates business existed	
		City	State Zip Code		ant or bookkeeper	From To	

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Debto	or 1 Kevin	Sudduth	Case number (if known)
	First Name Middle Name	Last Name	
	creditors, or other parties.	ou give a financial statemen	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the details below.		
		Date issued	
	News	MM/DD/YYYY	
	Name	MIM/DD/TTTT	
	Number Street	<u> </u>	
	City State Zip Code	_	
Part '	12: Sign Below		
	bankruptcy case can result in fines up to \$250,000,		ty, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Kevin Sudduth Signature of Debtor 1		Signature of Debtor 2
	oignature of Bestor 1		Date
	Date 11/29/2017		Bale
Di	oid you attach additional pages to Your Statement o	f Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
_	_		,
	No No		
L	Yes		
Di	oid you pay or agree to pay someone who is not an a	ttorney to help you fill out ba	ankruptcy forms?
l l	✓ No		
<u></u>	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Nort	thern District of II	iinois	
In re	Kevin Sudduth			Case No.	
	Debtor				(If known)
				Chapter	Chapter 13
DI	SCLOSURE OF	COMPE	NSATION OF	ATTORNEY	FOR DEBTOR
compens	sation paid to me within one	year before the	e filing of the petition	in bankruptcy, or agreed	abovenamed debtor(s) and that d to be paid to me, for services he bankruptcy case is as follows:
For legal	services, I have agreed to ac	ccept			\$4,000.00
Prior to t	he filing of this statement I h	nave received			\$400.00
Balance	Due				\$3,600.00
2. The sour	ce of the compensation paid	d to me was:			
	✓ Debtor		Other (specify)		
3. The sour	ce of the compensation paid	d to me is:			
[✓ Debtor		Other (specify)		
	re not agreed to share the ab obers and associates of my la		compensation with a	ny other person unless t	they are
☐ mem	re agreed to share the above nbers or associates of my law neople sharing in the compe	v firm. A copy o	of the agreement, toge		
5. In return	for the above-disclosed fee,	I have agreed	to render legal service	for all aspects of the ba	ankruptcy case, including:
	analysis of the debtor's finan ankruptcy;	cial situation, a	and rendering advice t	to the debtor in determin	ning whether to file a petition in
b. F	reparation and filing of any	petition, sched	lules, statements of af	fairs and plan which ma	ay be required;
c. F	Representation of the debtor	at the meeting	of creditors and conf	irmation hearing, and an	ny adjourned hearings thereof;
d. F	Representation of the debtor	in adversary pr	roceedings and other	contested bankruptcy m	natters;
6. By agree	ment with the debtor(s), the	above-disclose	ed fee does not includ	le the following services	S :
			CERTIFICATION		
	at the foregoing is a complet is bankruptcy proceedings.	e statement of	any agreement or arra	angement for payment to	o me for representation of the
	11/29/2017			/s/ Sean McNulty	
	Date			Signature of Attorney	
				Semrad Law Firm	
				Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury - either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Sudduth, Kevin	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICA ⁻	TION OF CREDITOR MAT	TRIX
Ti knowledge	he above named Debtors hereby verify tha e.	t the attached list of creditors is tr	rue and correct to the best of their
Date:	11/29/2017	/s/ Sudduth, Kev Sudduth, Kevin Signature of Dek	

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

IL Title Loans 5201 W North Ave Chicago , IL, 60639

IRS Po Box 7346 Philadelphia, PA, 19101

Carson Pirie Scott 9800 Ridgeland Ave Chicago Ridge, IL, 60415

Victoria Secrets PO Box 659728 San Antonio, TX, 78265

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$77.00 for expenses, leaving a balance due of \$3,987.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 11/28/2017	
Signed:	
/s/ Kevin Sudduth/Kan Julien	
	/s/ Sean McNulty
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.



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Debtor 1 Kevin First Name		ast Name Ca	se number (if known)	
	estions for Reporting Purposes	ast round		
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or in No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you	primarily for a personal, fa	amily, or household pu es debts are debts that operation of the busine	rpose." you incurred to obtain ess or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	✓ No. I am not filing under Chapter Yes. I am filing under Chapter expenses are paid that fu No. Yes.		r any exempt property is ibute to unsecured credi	excluded and administrative tors?
18. How many creditors do you estimate that you owe?	✓ 1-49✓ 50-99✓ 100-199✓ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	□	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 \$10,000,001-\$10 \$50,000,001-\$10 \$100,000,001-\$10	50 million 5	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
²⁰ · How much do you estimate your liabilities to be?		\$1,000,001-\$10 \$10,000,001-\$1 \$50,000,001-\$1 \$100,000,001-\$1	50 million 3	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion Wore than \$50 billion
Part 7: Sign Below			of marious that the infe	rmation provided in true and
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in			
	connection with a bankruptcy of both. 18 U.S.C. §§ 152, 1341,	ase can result in fines up	to \$250,000, or impris	onment for up to 20 years, or
	Signature of Debfor 1 Executed on 11/28/2017 MM / DD		Executed on	MM / DD / YYYY

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Debtor 1	Kevin		Sudduth	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
	, ,		(State)	
Case number				
(If known)				

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to	o help you fill out bankruptcy forms?
✓ No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summar that they are true and correct.	ry and schedules filed with this declaration and
* /s/ Kevin Sudduth Lem Sudditt	*
Signature of Debtor 1	Signature of Debtor 2
Date 11/28/2017	Date MM/DD/YYYY
MM/DD/YYYY	MM/DU/TTT

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Debtor '	1 Kevin		Sudduth	Case number (if known)
	First Name	Middle Name	Last Name	
	thin 2 years before you fi editors, or other parties.	iled for bankruptcy, did y	ou give a financial stater	nent to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details b	elow.		
!			Date issued	
			2010 100000	
	Name		MM/DD/YYYY	
	Number Street		ana.	
	City Sta	ate Zip Code	-	
	_	···		
Part 12	Sign Below			
true	and correct. I understar inkruptcy case can resul	nd that making a false state in fines up to \$250,000, Sudduth	atement, concealing proj	
	Signature of	Debtor 1		Signature of Debtor 2
	Date 11/28/	2017		Date
Did			f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
V	No			
	Yes			
Did	you pay or agree to pay	someone who is not an a	ttorney to help you fill ou	t bankruptcy forms?
	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-35437 Doc 1 Filed 11/29/17 Entered 11/29/17 12:13:23 Desc Main Document Page 62 of 63

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Sudduth, Kevin	Case No	Case No		
	Debtor(s)	0000110	Odde 140.		
		Chapter.	Chapter13		
	VERIFIC	CATION OF CREDITOR MAT	RIX		
Ti knowledge	he above named Debtors hereby verifye.	that the attached list of creditors is tr	ue and correct to the best of their		
Date:	11/28/2017	/s/ Sudduth, Kev Sudduth, Kevin Signature of Deb	1 2 1		

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First Name Middle Name Last Name Calculate the median family income that applies to you. Follow these steps: 16a. Fill in the state in which you live. Illinois 2 16b. Fill in the median family income for your state and size of household using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. How do the lines compare? 17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2). 17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) Copy your total average monthly income from line 11. Deduct the marital adjustment if it applies. If you are married, your spouse is not filling with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	\$67,254.00 \$0.00
16a. Fill in the state in which you live. Illinois 2	
16b. Fill in the number of people in your household. 2 16c. Fill in the median family income for your state and size of household Using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. How do the lines compare? 17a. ✓ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2). 17b. ✓ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) Copy your total average monthly income from line 11. Deduct the marital adjustment if it applies. If you are married, your spouse is not filling with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	
16c. Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. How do the lines compare? 17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2). 17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) Copy your total average monthly income from line 11. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	
household using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. How do the lines compare? 17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2). 17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) Copy your total average monthly income from line 11. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	
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How do the lines compare? 17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2). 17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. 17b. Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) 17c. Solve Total average monthly income from line 11. 18c. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	\$0.00
under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2). Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) Copy your total average monthly income from line 11. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	\$0.00
U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) Copy your total average monthly income from line 11. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	\$0.00
Copy your total average monthly income from line 11. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	\$0.00
Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	\$0.00
Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	
19a. If the marital adjustment does not apply, till in 0 on line 19a.	-\$0.00
19b. Subtract line 19a from line 18.	\$0.00
Calculate your current monthly income for the year. Follow these steps:	
20a. Copy line 19b.	\$0.00
Multiply by 12 (the number of months in a year).	x 12
20b. The result is your current monthly income for the year for this part of the form.	\$0.00
	\$67,254.00
20c. Copy the median family income for your state and size of household from line 16c.	\$67,234.00
How do the lines compare?	
Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.	
Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4. The commitment period is 5 years. Go to Part 4.	
7 Olgi Dolow	
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.	
1/2 / / / / / / / / / / / / / / / / / /	
13 North Garage	
Signature of Debtor 1 Signature of Debtor 2	
Date 11/28/2017 Date	
MM/DD/YYYY	
If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line above.	14
	19a. If the marital adjustment does not apply, fill in 0 on line 19a. 19b. Subtract line 19a from line 18. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b. Multiply by 12 (the number of months in a year). 20b. The result is your current monthly income for the year for this part of the form. 20c. Copy the median family income for your state and size of household from line 16c. How do the lines compare? ✓ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. ✓ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. ✓ Sign Below By signing here, I declare under penalty of perjuny that the information on this statement and in any attachments is true and correct. ✓ Is Kevin Sudduth Signature of Debtor 1 Date 11/28/2017 MM/DD/YYY If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line